

SERFF Tracking Number:	MDIC-125935466	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	41026
Company Tracking Number:	KHA18ADS122008		
TOI:	H10I Individual Health - Dental	Sub-TOI:	H10I.000 Health - Dental
Product Name:	A18ads12082008		
Project Name/Number:	/		

## Filing at a Glance

Company: Medico Insurance Company

Product Name: A18ads12082008

TOI: H10I Individual Health - Dental

Sub-TOI: H10I.000 Health - Dental

Filing Type: Form

SERFF Tr Num: MDIC-125935466 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 41026

Co Tr Num: KHA18ADS122008

State Status: Filed-Closed

Co Status:

Reviewer(s): Rosalind Minor

Author: Karl Hug

Disposition Date: 12/11/2008

Date Submitted: 12/08/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/11/2008

State Status Changed: 12/11/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Please refer to the attached cover letter, thanks.

## Company and Contact

### Filing Contact Information

Karl Hug, Compliance Analyst

khug@gomedico.com

1515 S. 75th Street

(800) 695-5976 [Phone]

Omaha, NE 68124

(402) 391-4858[FAX]

SERFF Tracking Number:	MDIC-125935466	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	41026
Company Tracking Number:	KHA18ADS122008		
TOI:	H101 Individual Health - Dental	Sub-TOI:	H101.000 Health - Dental
Product Name:	A18ads12082008		
Project Name/Number:	/		

### Filing Company Information

Medico Insurance Company	CoCode: 31119	State of Domicile: Nebraska
1515 S. 75th Street	Group Code: 364	Company Type: Life and Health
Omaha, NE 68124	Group Name: Medico	State ID Number:
(800) 695-5976 ext. [Phone]	FEIN Number: 47-0122200	
	-----	

SERFF Tracking Number:	MDIC-125935466	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	41026
Company Tracking Number:	KHA18ADS122008		
TOI:	H101 Individual Health - Dental	Sub-TOI:	H101.000 Health - Dental
Product Name:	A18ads12082008		
Project Name/Number:	/		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	5 advertising forms, \$25.00 per form = \$125.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$125.00	12/08/2008	24382362

<i>SERFF Tracking Number:</i>	<i>MDIC-125935466</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>41026</i>
<i>Company Tracking Number:</i>	<i>KHA18ADS122008</i>		
<i>TOI:</i>	<i>H101 Individual Health - Dental</i>	<i>Sub-TOI:</i>	<i>H101.000 Health - Dental</i>
<i>Product Name:</i>	<i>A18ads12082008</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Rosalind Minor	12/11/2008	12/11/2008

*SERFF Tracking Number:*      *MDIC-125935466*

*State:*      *Arkansas*

*Filing Company:*      *Medico Insurance Company*

*State Tracking Number:*      *41026*

*Company Tracking Number:*      *KHA18ADS122008*

*TOI:*      *H101 Individual Health - Dental*

*Sub-TOI:*      *H101.000 Health - Dental*

*Product Name:*      *A18ads12082008*

*Project Name/Number:*      */*

## **Disposition**

Disposition Date: 12/11/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MDIC-125935466 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 41026  
 Company Tracking Number: KHA18ADS122008  
 TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental  
 Product Name: A18ads12082008  
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Health - Actuarial Justification	Filed-Closed	Yes
Supporting Document	Outline of Coverage	Filed-Closed	Yes
Supporting Document	cover letter	Filed-Closed	Yes
Form	print ad for A18 policy	Filed-Closed	Yes
Form	print ad for A18 policy	Filed-Closed	Yes
Form	smaller brochure for A18 policy	Filed-Closed	Yes
Form	tri-fold brochure for A18 policy	Filed-Closed	Yes
Form	full size brochure for A18 policy	Filed-Closed	Yes

SERFF Tracking Number: MDIC-125935466 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 41026  
 Company Tracking Number: KHA18ADS122008  
 TOI: H101 Individual Health - Dental Sub-TOI: H101.000 Health - Dental  
 Product Name: A18ads12082008  
 Project Name/Number: /

## Form Schedule

**Lead Form Number:** MI11F-492(QT)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	MI11F-492(QT)	Advertising	print ad for A18 policy	Initial			MI11F-492(QT)-10222008.pdf
Filed-Closed	MI9F-4339	Advertising	print ad for A18 policy	Initial			MI9F-4339-11052008.pdf
Filed-Closed	ADVMIA18-1(3-5)	Advertising	smaller brochure for A18 policy	Initial			ADVMIA18-1(3-5)-11052008.pdf
Filed-Closed	ADVMIA18-1(TRI)	Advertising	tri-fold brochure for A18 policy	Initial			ADVMIA18-1(TRI)-11052008.pdf
Filed-Closed	ADVMIA18-1	Advertising	full size brochure for A18 policy	Revised	Replaced Form #: ADVMIA18 Previous Filing #: MDIC-125623755		ADVMIA18-1-11052008.pdf

# Dental, Vision & Hearing Insurance... for [organization name]!

THIS IS A LIMITED POLICY.

Medico™ Insurance Company knows that  
*eyesight, teeth & hearing*  
affect your quality of life.

This product makes it possible for you  
to protect each of them!



**MEDICO™**  
INSURANCE COMPANY

1515 S. 75th St. Omaha, NE 68124  
1.800.228.6080

*Protecting Your Future Today!®*

- *See any provider.*
- *Reasonable rates.*
- *[organization name] special discount may be available.*

This product is not available in all states.

*For more information contact  
[Agent/Agency Name]  
[Phone Number/Email/Web]*



Introducing the all new  
**Dental, Vision &  
Hearing Insurance**

MI-DVA18  
from Medico™ Insurance Company.  
Omaha, Nebraska

- Dental, Vision & Hearing coverage all in one insurance plan
- Reasonable Rates
- 10% Household Discount
- \$100 Policy Year Deductible
- See Any Provider

May not be available in all states.  
For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your agent or write to the company. THIS IS A LIMITED POLICY.

**Contact [agent name],  
authorized agent, at  
[000-000-0000]  
[address].**

MI9F-4339

11052008

2.375 x 5.50

# Other Important Benefits

## 30-Day Right to Examine

You have 30 days after you receive the policy to examine it and return it to us or to the agent if you are dissatisfied. We will then refund the premium you paid and void the policy.

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. For costs and further details of the coverage, including exclusions, any restrictions or limitations and the terms under which the policy may be continued in force, see your agent or write to the Company.



1515 S. 75th Street, Omaha, Nebraska 68124  
1.800.228.6080 [www.gomedico.com](http://www.gomedico.com)



# Dental, Vision & Hearing Insurance

THIS IS A LIMITED POLICY



*Protecting Your Future Today®*

Medico™ introduces a new policy to help with the expense of *dental, vision and hearing* services.

# Dental, Vision & Hearing Insurance MI-DVA18

## Benefits

Once the \$100 Policy Year Deductible is satisfied, your policy pays for covered expenses, not to exceed Reasonable and Customary Charges, up to the Policy Year Maximum:

- 60% - First Policy Year
- 70% - Second Policy Year
- 80% - Third Policy Year and thereafter.

Applicants can choose between a

- \$1,000 or
- \$1,500

Policy Year Maximum at time of application.

Some benefits are subject to a six month or one year waiting period.

## Deductible

Our Dental, Vision and Hearing Policy includes a standard:

- \$100 Policy Year Deductible

## Who is eligible?

Anyone age 18-84!

## Acceptance

This plan is issued individually; however, dual applications are available to applicants and co-applicants provided that co-applicants from the same address apply at the same time. Premiums are determined according to the age of the applicant and the benefit selected.

## Guaranteed Renewable

Medico doesn't charge a policy fee and although some limitations do apply, your acceptance in this program is guaranteed. We cannot refuse to renew your policy for any reason if your premiums are paid on time.

Monthly Premium	
Age	Premium*
18-39	\$23
40-59	\$26
60-74	\$29
75-79	\$30
80-84	\$32

## Save 10%

when you apply with a co-applicant!

(A co-applicant is someone who lives at the same address as you. 10% discount is not available in all states.)

\*Premiums are subject to change. Premium rates shown above were approved in Nebraska on May 1, 2008, based on \$1,000 Policy Year Maximum.

# Dental, Vision & Hearing Insurance

THIS IS A LIMITED POLICY

## *Why is Dental, Vision & Hearing coverage important for your family?*

Medico understands that your teeth, eyesight and hearing are a part of your quality of life; unexpected problems can be painful, inconvenient and expensive! We want to make it possible for you to find an affordable way to protect these assets.

Medico Insurance Company is now offering a Dental, Vision & Hearing Insurance Product designed to protect these assets by helping you pay toward their coverage.

## *Who is eligible?*

**Anyone ages 18-84!**



## about the company

Medico<sup>™</sup> Insurance Company began operations in 1930. We offer quality health and life insurance products to Americans nationwide.

Today, Medico Insurance Company continues a proud tradition of service to our customers.

Located in the heart of the U.S., all of our work is done here, not outsourced to some other country. And when you call our number, people answer the phone, people who understand your questions and are anxious to help you find solutions.

For more information about Medico Insurance Company and Medico Group, visit [gomedico.com](http://gomedico.com).



Agency Logo Placeholder

1515 S. 75th St., Omaha, NE 68124  
1.800.228.6080 - [www.gomedico.com](http://www.gomedico.com)



*Protecting Your Future Today<sup>®</sup>*



ADVMI18-1(TRI)

11052008

# Dental, Vision & Hearing MI-DVA18

## Benefits

Once the \$100 Policy Year Deductible is satisfied, your plan pays for covered expenses, not to exceed Reasonable and Customary Charges up to the Policy Year Maximum:

- 60% - First Policy Year
- 70% - Second Policy Year
- 80% - Third Policy Year and thereafter.

Applicants can choose between a

- \$1,000 or
- \$1,500

Policy Year Maximum at the time of application.

Some benefits are subject to a six month or one year waiting period.

## Deductible

Our Dental, Vision and Hearing Insurance includes a standard:

- \$100 Policy Year Deductible



## Monthly Premium

Age	Premium*
18-39	\$23
40-59	\$26
60-74	\$29
75-79	\$30
80-84	\$32

\*Premiums are subject to change. Premium rates shown above were approved in Nebraska on May 1, 2008, based on \$1,000 Policy Year Maximum.

## Acceptance

This policy is issued individually; however, dual applications are available to applicants and co-applicants provided that co-applicants from the same address apply at the same time. Premiums are determined according to the age of the applicant and the benefit selected.

## Guaranteed Renewable

Medico doesn't charge a policy fee and although some limitations do apply, your acceptance in this program is guaranteed. We cannot refuse to renew your policy for any reason if your premiums are paid on time.



**Save 10%**  
when you apply with a  
co-applicant!

(A co-applicant is someone who lives at the same address as you. 10% discount not available in all states.)

## Other Important Benefits

### 30-Day Right to Examine

You have 30 days after you receive the policy to examine it and return it to us or to the agent if you are dissatisfied. We will then refund the premium you paid and void the policy.

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. For costs and further details of the coverage, including exclusions, any restrictions or limitations and the terms under which the policy may be continued in force, see your agent or write to the Company.

Medico Insurance Company  
1515 South 75th Street  
Omaha, NE 68124

1-800-228-6080  
gomedico.com



# Dental, Vision & Hearing Insurance

THIS IS A LIMITED POLICY



*Protecting Your Future Today<sup>®</sup>*



**MEDICO<sup>™</sup>**  
INSURANCE COMPANY

# Dental, Vision & Hearing Insurance

## *Benefits*

Once the \$ 100 Policy Year Deductible is satisfied, your policy pays for covered expenses, not to exceed Reasonable and Customary Charges, up to the Policy Year Maximum.

- 60% - First Policy Year
- 70% - Second Policy Year
- 80% - Third Policy Year and thereafter.

Applicants can choose between a

- \$ 1,000 or
- \$ 1,500

Policy Year Maximum at the time of application.

Some benefits are subject to a six month or one year waiting period.

## *Deductible*

Our Dental, Vision and Hearing Insurance includes a standard:

- \$ 100 Policy Year Deductible

## *Why is Dental, Vision & Hearing coverage important for your family?*

Medico understands that your teeth, eyesight and hearing are a part of your quality of life; unexpected problems can be painful, inconvenient and expensive! We want to make it possible for you to find an affordable way to protect these assets.

Medico Insurance Company is now offering a Dental, Vision & Hearing Insurance Product designed to protect these assets by helping you pay toward their coverage.



*Who is eligible?* **Anyone age 18-84!**

## *Monthly Premium*

Age	Premium*
18-39	\$23
40-59	\$26
60-74	\$29
75-79	\$30
80-84	\$32

\*Premiums are subject to change. Premium rates shown above were approved in Nebraska on May 1, 2008, based on \$ 1,000 Policy Year Maximum.

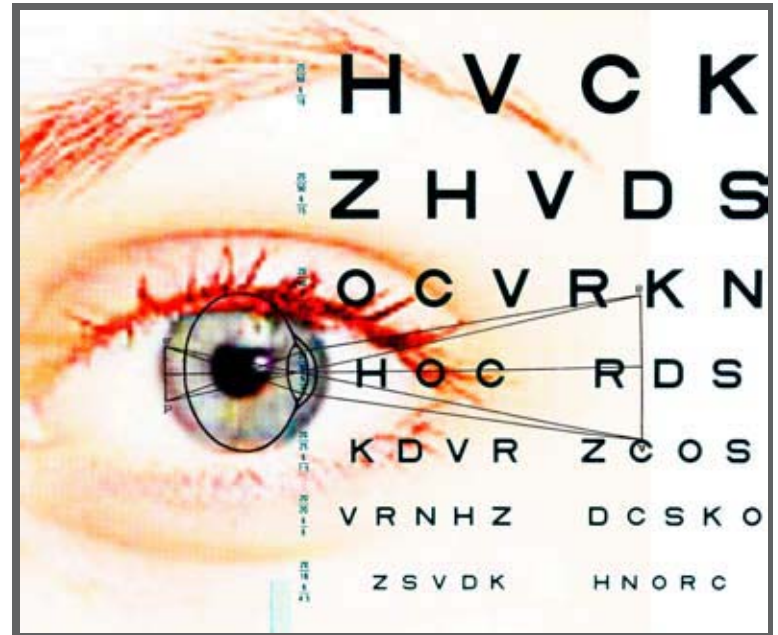
## *Why Should You Buy From Us?*

- You want to do business with a company you can trust.
- You want good service.
- You want products that will help meet your needs.



**MEDICO™**  
INSURANCE COMPANY

*Protecting Your Future Today®*



## *Acceptance*

This plan is issued individually; however, dual applications are available to applicants and co-applicants provided that co-applicants from the same address apply at the same time. Premiums are determined according to the age of the applicant and the benefit selected.

## *Guaranteed Renewable*

Medico doesn't charge a policy fee and although some limitations do apply, your acceptance in this program is guaranteed. We cannot refuse to renew your policy for any reason if your premiums are paid on time.

**Save 10%**  
when you apply with a  
co-applicant!

(A co-applicant is someone who lives  
at the same address as you.  
10% discount is not available in all states.)

## *Other Important Benefits*

### **30-Day Right to Examine**

You have 30 days after you receive the policy to examine it and return it to us or to the agent if you are dissatisfied. We will then refund the premium you paid and void the policy.

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. For costs and further details of the coverage, including exclusions, any restrictions or limitations and the terms under which the policy may be continued in force, see your agent or write to the Company.

**Medico Insurance Company**  
1515 South 75th Street  
Omaha, NE 68124

**1-800-228-6080**  
**gomedico.com**



# about the company

Medico Insurance Company began operations in 1930. We offer quality health and life insurance products to Americans nationwide.

Today, Medico Insurance Company continues a proud tradition of service to our customers.

Located in the heart of the U.S., all of our work is done here, not outsourced to some other country. And when you call our number, people answer the phone, people who understand your questions and are anxious to help you find solutions.

For more information about Medico Insurance Company and Medico Group, visit [gomedico.com](http://gomedico.com).



*SERFF Tracking Number: MDIC-125935466*

*State: Arkansas*

*Filing Company: Medico Insurance Company*

*State Tracking Number: 41026*

*Company Tracking Number: KHA18ADS122008*

*TOI: H101 Individual Health - Dental*

*Sub-TOI: H101.000 Health - Dental*

*Product Name: A18ads12082008*

*Project Name/Number: /*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number:	MDIC-125935466	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	41026
Company Tracking Number:	KHA18ADS122008		
TOI:	H101 Individual Health - Dental	Sub-TOI:	H101.000 Health - Dental
Product Name:	A18ads12082008		
Project Name/Number:	/		

## Supporting Document Schedules

<b>Bypassed -Name:</b>	Certification/Notice	<b>Review Status:</b>	
<b>Bypass Reason:</b>	N/A to this advertising filing, thanks.	Filed-Closed	12/11/2008
<b>Comments:</b>			
<b>Bypassed -Name:</b>	Application	<b>Review Status:</b>	
<b>Bypass Reason:</b>	N/A.	Filed-Closed	12/11/2008
<b>Comments:</b>			
<b>Bypassed -Name:</b>	Health - Actuarial Justification	<b>Review Status:</b>	
<b>Bypass Reason:</b>	N/A.	Filed-Closed	12/11/2008
<b>Comments:</b>			
<b>Bypassed -Name:</b>	Outline of Coverage	<b>Review Status:</b>	
<b>Bypass Reason:</b>	N/A.	Filed-Closed	12/11/2008
<b>Comments:</b>			
<b>Satisfied -Name:</b>	cover letter	<b>Review Status:</b>	
<b>Comments:</b>		Filed-Closed	12/11/2008
<b>Attachment:</b>			
	AR A18 ADV 12082008.pdf		



## MEDICO™ GROUP

*Medico™ Insurance Company • Medico™ Life Insurance Company*

December 8, 2008

MEDICO INSURANCE COMPANY  
NAIC # 31119

Commissioner Julie Benafield Bowman  
Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201-1904

RE: Individual Dental, Vision and Hearing Policy  
Advertising Material

**Enclosed Material, Invitation to Inquire:**

MI11F-492(QT) – print advertisement (new)

MI9F-4339 – print advertisement (new)

ADVMIA18-1(3-5) – brochure (new)

ADVMIA18-1(TRI) – brochure (new)

ADVMIA18-1 –brochure (revised)

For: approved policy form MI-DVA18

Policy Form Approved on April 21, 2008

Pursuant to State requirements, the above referenced advertising material is intended for use in Arkansas and should be considered an invitation to inquire.

The print ads are new and they do not replace any other advertising on file with your department. They will appear in various periodicals, and be reproduced in various sizes. The bracketed areas will allow the various agents to include their own names, addresses and phone numbers. Print ad MI11F-492(QT) has brackets around the organization's name allowing the ad to display various organizations (such as the Shriners) which may qualify for the association group discount rates.

The remaining above captioned forms are brochures, to be used by agents when making direct, face-to-face sales presentations to eligible individuals. We would like to request the ability to modify the pictures in these advertisements without re-filing the forms. We also request the right to reproduce any brochure, after approval, in electronic form on our website – with the understanding that the brochures' form number and version number will also be displayed on the website. Form ADVMIA18-1 will replace previously filed and acknowledged form ADVMIA18 upon approval – all other listed brochures are new.

This filing does not contain any unusual or potentially controversial items.

Thank you for your review and approval of this filing. If you have any questions or concerns, please feel free to contact me.

Sincerely,

Karl Hug, Compliance Analyst, (800) 695-5976 ext. 251, Fax (402) 391-4858, khug@gomedico.com

*Protecting Your Future Today®*